



SELF HELP GROUPs: AN EFFECTIVE APPROACH TO WOMEN EMPOWERMENT WITH SPECIAL REFERENCE TO KANNUR CORPORATION

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Abstract

Empowerment is an active multidimensional process to enable women to realize their identity and power in all spheres of life. Women empowerment refers to increasing economic, social, political and spiritual strength of women. It often involves developing confidence in their capabilities. Empowerment can enable women to participate, as equal citizens, in the economic, political and social sustainable development of the rural communities. At the grassroots level, women's participation and development often take place through interventions in the form of development programmes or projects. The Government of India has introduced many community development programmes to uplift the socio economic status of women and reduce their vulnerability to poverty. One such programme was the Microcredit Self Help Groups (SHGs). It is against this background, a study has been undertaken to analyze the role of Self Help Groups on the empowerment of women in Kannur Corporation. The broad objective of the study is to examine the role of SHGs in promoting women empowerment in the study area. The more specific objective of the study is to analyse impact of SHGs on various dimensions of women empowerment. For analyzing the objectives, a well structured interview schedule has been prepared and administered to collect the various empowerment aspects of 50 women SHGs beneficiaries. A comparison was made between the level of empowerment before joining the SHG and their conditions after two years of joining the group in order to see the extent of improvement. For this paired sample t test has been applied. Further, data has been analyzed with the help of simple Statistical tools like tables, percentages, averages, and diagrams. The secondary sources of information have been collected from Government publications, from various books and journals. Through this study SHGs have been recognized as a useful tool to help the women and work as an alternative mechanism to meet the urgent credit needs of poor through thrift. SHGs is a media for development of savings habit among the women. Moreover, the study found that after joining the group they empowered as compared the situation prior to joining SHGs and this is strengthened through various dimensions of empowerment such as economic, socio-cultural, interpersonal and political dimensions. Further they have gained power over decision making in the households. It enhances the equality of women, as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

Key Words: Empowerment, Micro Credit, Self-Help Groups, , Sustainable Development, women

1 Introduction

Empowerment is an active multidimensional process to enable women to realize their identity and power in all spheres of life. Women empowerment refers to increasing economic, social, political and spiritual strength of women. It often involves developing confidence in their capabilities. Empowerment can enable women to participate, as equal citizens, in the economic, political and social sustainable development of the rural communities. At the grassroots level, women's participation and development often take place through interventions in the form of development programmes or projects. The Government of India has introduced many community development programmes to uplift the socio economic status of women and reduce their vulnerability to poverty. One such programme was the Microcredit Self Help Groups (SHGs).

Self-Help group (SHG) is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help & mutual help. The SHG promotes small savings among its members. Thus the Self Help Groups (SHGs) are informal associations consisting of 10-20 members whose purpose is to enable members to reap economic benefits through mutual help, solidarity and joint responsibility. SHGs are exclusive groups started primarily to empower women in rural and semi urban areas, make them economically independent and help them contribute to the socio-economic development of the nation.

In 1950, the Constitution of India was formulated and Article 14 guarantees gender equality prohibiting any form of discrimination against women. The reality however, is rampant gender inequality and discrimination in all spheres of social and economic lives of women in India. In almost all the plans for poverty alleviation and social change, disadvantaged women became a 'target' for developmental activities rather than active participants. Since 1970, policymakers and academicians have been pondering how to link development programmes with elevating the socio-economic conditions of poor women in India. Women's issues are development issues and ignoring them in development programmes means leaving almost half of the population outside development intervention (Anand, 2002). The SHGs encourage the households to take part in self-employment activities to supplement their meagre income. The SHGs focus on women with the confidence that extending credit to women could create a change in a more rapid way. They are formed with the intention to give these women, confidence and skills to form, manage and build a sustainable community to take care of their livelihoods and grow holistically. SHG played a significant role in promoting gender-equality, economic independence, political participation, shared responsibility and social development. It is against this background the present study analyzes the role of self help groups in empowering women in Kannur Corporation.

2 Review of literature

Some of the studies related to this area are:

Velmurgan, J.M., Veerapan, S., and Kalaiselvan (2013) states that India lives in her 6,38,345 villages with 24 crores poor engaged in micro enterprises. As per the government of India's ministry of Micro, Small and Medium Enterprises (MSEs) Annual report 2008-09 there are 133.68 lakhs micro enterprises in India. In order to enlarge the flow of credit to the hard core poor, NABARD launched a scheme of organizing them in self help groups (SHGs) and linking the SHGs with banks in 1992. The scheme is broadly on the pattern devised by Bangladesh gamin bank. Under the scheme, poor preferably the women are organized in SHGs and banks financing these SHGs for on lending the poor an eligible for concessional refinance from NABARD. All round development and harmonious growth of a nation would be possible only when a woman was considered as equal partners in progress with men. The involvement of women in self help group (SHGs) made a momentous impact on their empowerment both in social and economical subsequently political aspects also (Vijayalakshmi, 2016). The formation of SHGs is not ultimately a micro credit project but an empowerment process. The empowerment of women through SHG would give benefit not only to the individual women but also for the family and community as a whole through collective action for development. It was found that there are significant changes in the women after joining the SHGs at individual level and household levels. However at the institutional level, still there needs to be a lot of education awareness and motivation to be provided for better participations.

The SHGs employ a group-based approach that enables poor women to accumulate capital by way of small savings and facilitating their access to formal credit facilities (Shylendra, 1998). The concept of joint lending liability embedded in the SHGs enables the members to overcome the problem of collateral security, a major barrier to obtaining credit from formal institutions. It also leads to peer monitoring which improves the rate of loan recoveries (Stiglitz, 1993). Some of the basic characteristics of SHGs such as small membership size and homogeneity of composition result in cohesiveness and effective participation of members in the functioning of the group (Fernandez, 1994). According to Danda (1998) the credit for consumption is the major purpose in Andhra Pradesh while it is for social function and purchase of input for agriculture in Karnataka. Petty trade is another reason for which loans are borrowed. These groups are also linked with banks to undertake income generating activities through which women could achieve economic independence and self confidence to some extent. Chowdari (2000) examined the major reasons for joining SHGs. They are to avail credit, developing saving habit, to meet unexpected demand for cash, peer pressure motivated by NGO's / officials, solidarity, exchange of ideas/ experiences , attend adult education classes and empowerment. Laxmi, R .Kurushrestha and Archana Gupta (2001) reported that typical tribe women's SHGs performs a number of functions such as enabling members to become self dependent and self reliant, providing a forum for members for discussing their socio –economic problems, developing decision making capacity and leadership qualities among members and equipping women with the basic skill required for understanding monetary transactions. According to Manasa Gandhi (2016) one of the powerful of approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs) especially among women. This strategy had fetched noticeable results not only in India and Bangladesh but world over there is a need of hour to assess the impact of the SHG on women empowerment. Anoop Dixit , and Sharma S.K.(2016) found that SHGs facilitated the members to become self depended for solving their social & economics problems enhances the social states of members by virtue of their being members to the groups. SHGs- banks linkage program is considered a powerful tool for eradicating poverty in many poor and developing countries, especially in Asia (Abid Hansan, 2017). One of the most useful roles for a SHG is to provide its members with opportunities to save and borrow and it can act as a conduct for formal banking services to reach their members such groups can provide a guarantee system for members who borrow/ they may develop in to small village banks in their own rights (Justin Smith, 2017). SHGs & micro finance creates an impact on the rural livelihood by reducing poverty and empowering women (Kasuppannan, Rajendran , 2012). The various literatures show that there have been limited studies that explore the relationship between SHGs & the process of empowerment.

3 Statement of the problem

Self-Help Groups are viable means to handle macro problems like poverty and unemployment at the grass root level. Women who joined these groups enable themselves to face their household poverty through self employment projects started at the initiative of these Self-Help Groups. So it is necessary to assess their role in empowering the women in our country. Women suffer from different types of powerlessness in social and economic sphere of life. The lack of power or disempowerment reflects in their low education level, less income, less control over their own income, less bargaining power in selling their own produce and labour, less participation in any decision making body and less access to production inputs and resources and employment opportunity than men. This vulnerable situation resulted in an overall dependency of women on their male kin through their life cycle all over the world, particularly in developing countries. The dependency makes them as a burden of a family and lowers their value of life. Thus the study aims to explore the impact of participation of women in self Help Groups for empowering themselves.

4 Objectives of the study

The overall objective of the study is to analyze the role of Self- Help Groups in the empowerment of women. The specific objectives of the study are:

- 1) To investigate the eco gain enjoyed by the members after joining the SHGs.
- 2) To examine the empowerment of women through SHGs.
- 3) To examine whether the participation in SHGs changed the role of women in decision making.

5 Methodology

The present study is exclusively based on the primary data. The primary data has been collected from the SHGs women members in Kannur Corporation. A well structured interview schedule has been prepared and administered to collect the required information of SHGs; personal visits were made to the selected SHGs to study the various empowerment aspects of women SHGs members. A comparison was made between the level of empowerment before joining the SHG and their conditions after two years of joining the group in order to see the extent of improvement. The secondary sources of information have been collected from Government publications, from various books and journals.

For the present study, a convenient sampling method has been applied for selecting the SHGs and beneficiaries. From Kannur Corporation, six zonal divisions have been selected (Panniyampara, Kottali, Varam, Melechovva, Thottada, and Azhikode). From these, ten SHGs were selected and from each group five members were selected. Thus a total of 50 respondents have been selected from 10 SHGs of Kannur Corporation.

The collected data has been analyzed with the help of simple Statistical tools like tables, percentages, averages, bar diagram, pie diagram, paired sample t test etc

6 Results and Discussion

Self-help groups (SHGs) form the basic constituent unit of microfinance movement in India. Experiments in various developing countries have shown that the poor can be helped by organizing them into small SHGs. To address the roots of poverty, women are considered the best agents. Hence, women SHGs have become the ray of hope to developmental practitioners. To examine the role of SHGs in the empowerment of women, the following information have been collected and analyzed.

Table 1
Age-wise distribution of sample respondents

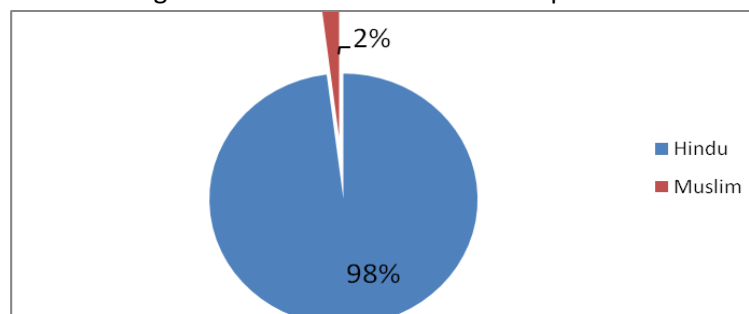
Sl. No.	Age	Frequency	Percent
1	Below30	3	6
2	31-37	6	12
3	38-44	13	26
4	45-51	11	22
5	52-58	7	14
6	59-65	8	16
7	Above 66	2	4
	Total	50	100

Source: Primary

Data

Table 1 shows the age wise classification of sample SHG respondents. In terms of the variable of age, the respondents of SHG women have been grouped under seven age groups. The table reveals that 26 per cent SHG respondents belong to the age group of 38-44 years, followed by 22 per cent belonging to the age group of 45-51 years. 16 per cent are in the age group of 59-65 years and 4 per cent belongs to the age group of above 66 years.

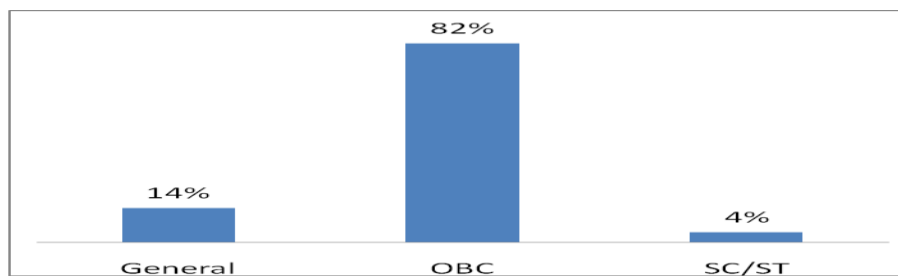
Figure 1
Religion wise classification of the Respondents



Source : primary data

The respondents in the study area cover Hindu and Muslim sections of society, where 98 percent belong to the Hindu family and the remaining 2 percent belongs to the Muslim community.

Figure 2
Caste wise classification of respondents



Source : primary data

Since SHG is conceptually targeted to weaker sections, it would be interesting to look at the social status of the selected members. In general, SC/ST families constitute the most vulnerable and economically the most backward among the different communities. But it was found only 4 percent of the sample respondents belong to Scheduled Castes (SC) and Scheduled Tribes (ST). In the group, 14 percent of the sample respondents belong to general category belonging to the forward strata of the society. OBC constitute 82 percent. Thus from the above sample it was found that OBC caste group (82 %) predominate the other class of the society.

Table 2
Education level of the respondents

Sl. No	Educational qualification	Frequency	Percent
1	HS	40	80
2	Primary	1	2
3	UP	9	18
	Total	50	100

Source : primary data

The skill and decision making ability of the members of SHGs is mainly influenced by the level of education and it has its own influence on the empowerment of women. Table indicates that 80 per cent of the respondents have completed their high school education, 18 per cent of the respondents have completed up to 7th Standard, and only 2 per cent of the respondents have primary level education.

Table 3

Activities of the respondents

Sl. No.	Activities	Frequency	Percent
1	Agriculture	10	20
2	Cake making	5	10
3	Food making	5	10
4	Hotel	10	20
5	Phenol making	5	10
6	Pickle making	5	10
7	Soap making	5	10
8	Tailoring	5	10
	Total	50	100

Source: primary data

Table 3 shows the involvement of members in various activities. From the table we can see that all the SHG members are engaged in some income earning activities. Out of 50 respondents, 20 percent are doing agricultural activities and other 20 in Hotel work. 5 respondents are engaged in the cake making activities; 5 respondents are engaged in food making activities. Further 10 percent are doing tailoring activities.

Table 4
Years of Membership in SHGs

Sl. No.	Duration of SHG	Frequency	Percent
1	Below 1 Year	10	20
2	1 to 3 Years	12	24
3	3 to 5 Years	12	24
4	More than 5 Years	16	32
	Total	50	100

Source : primary data

From the Table 4, it is clear that 20 percent of respondents have less than one year of membership in SHG groups. 24 percent of respondents have 1 to 3 years of membership and another 24 percent have 3 to 5 years of membership and 32 percent of the respondents have more than 5 years of membership. Thus the table reveals that majority of the respondents are members in SHG group for more than five years.

Reasons for Joining SHGs

The major aim of the SHGs is to promote savings and to provide credit for the productive and consumption purposes. This is true because many people in the study area joined the SHGs for getting loan and to promote their personal savings, in addition to get social status.

Table 5
Reasons for Joining SHGs

Sl. No.	Reasons	No. of respondents	Percentage
1	For getting loan	14	28
2	For promoting savings	20	40
3	For social status	4	8
4	For other reasons	12	24
	Total	50	100.00

Source: Primary Data

It was found that 28% joined the group for getting financial assistance; only 8% of the respondents joined the SHGs for the social status, because SHGs give the identity to the members. 40 percent of the respondents joined for promoting their savings. 24 percent opined that they joined SHGs for social, cultural and political

reasons.

Table 6
Monthly Savings Before And After Joining SHG

Sl. No.	Monthly Savings	Before joining SHG		After joining SHG	
		Frequency	Percent	Frequency	Percent
1	Less than 50	17	34	0	0
2	51-150	27	54	5	10
3	151-250	6	12	9	18
4	251-350	0	0	14	28
5	>350	0	0	22	44
	Total	50	100	50	100

Source: primary data

Table 6 shows the monthly savings pattern of the respondents before and after joining SHG. It can be observed from the table that savings of sample respondents have gone up after they became members of SHGs as compared to their earlier savings. The number of sample respondents whose monthly savings is less than Rs. 50 and 51-150 has declined and the number of sample respondents whose savings is Rs. 151 and above has increased after joining the SHGs. This signifies that the savings of the member of the SHGs have risen with an increase in their income.

Table 7

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Monthly Savings Before Joining SHG	50	0	250	94.50	70.220
Monthly Saving After Joining SHGs	50	100	600	348.50	134.146

Source: primary data

Table 7 shows the descriptive statistics of monthly savings before and after joining SHGs. It reveals that the minimum savings before joining the group was zero and after joining this amount has increased to 100. Similarly the maximum amount of savings has increased from 250 before joining SHGs to 600 after becoming a member of this group. The average monthly savings before joining the group was Rs. 95 which has increased to 349 rupees.

To test statistically whether there exist any significant difference in the monthly savings of SHG members before joining the group and after this, a paired-samples t-test has been conducted. The results shows that there was a significant difference in the savings pattern as $t(4) = 21.09$, $p = 0.001$. These results suggest that after becoming a member of SHG the savings level has increased considerably.

Table 8
Working status of the respondents Before and After Joining SHGs

Sl. No	Working Status	Before joining SHG		After joining SHG	
		Frequency	Percent	Frequency	Percent
1	Working	10	20	50	100
2	Not Working	40	80	0	0
	Total	50	100	50	100

Sources: primary data

Table 8 shows that the working status of the members. Out of 50 respondents, 40 respondents are not working before joining the group and only 10 members are working. But the interesting thing is that all the members are involved in some kind of work after they joined in this group.

Table 9

Occupation Before Joining SHG

Sl. No	Occupation	Before joining SHG	
		Frequency	Percent
1	Company worker	1	10
2	Dineesh beedi	1	10
3	Exporting workers	2	20
4	Press	1	10
5	Social worker	1	10
6	Tailoring	3	30
7	Teaching	1	10
	Total	10	100

Source: primary data

Table 9 shows the occupation of the sample respondents before joining SHG. The working status reveals that only ten members are working. One respondent is working in a company, one is a dineesh beedi worker, one member is working in an exporting company, one member in press, one member is a active social worker and one is involved in teaching and 3 members are involved in tailoring. There are 40 members in SHG without work before joining SHG.

Table 10 shows the occupational status after joining SHGs. The working status reveals that all the 50 members got engaged in some work. Majority are involved in some food making activities run by the Kudumbhasree units. 20 percent are working in hotels and 10 percent each in agriculture, soap making and tailoring units.

Table10

Occupation After Joining SHGs

Sl. No	Occupation	After joining SHG	
		Frequency	Percent
1	Agriculture	10	20.0
2	Cake Making	5	10.0
3	Food Making	5	10.0
4	Hotel	10	20.0
5	Pickle Making	10	20.0
6	Soap Making	5	10.0
7	Tailoring	5	10.0
	Total	50	100

Source: primary data

Regarding the loan facilities availed by the SHG members, it was reported that out of 50 respondents, 72 per cent have taken loan and the remaining 14 respondents have responded that they have not availed any loan. The details of amount of loan availed by the members are depicted in Table 11.

Table 11

Quantum of Loan Availed by SHG Members

Sl. No.	Loan Amount	Frequency	Percentage
1	<= 2500	21	58
2	2501 - 6000	4	11

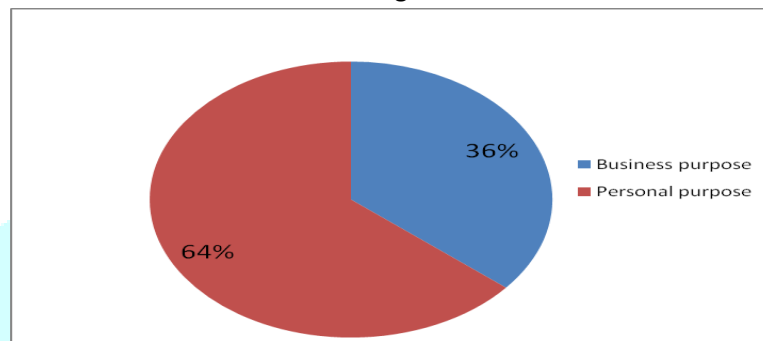
3	6001 - 9500	7	19
4	9501 - 13000	3	8
5	>13000	1	3
	Total	36	100

Source: primary data

Table 11 reveals that out of total number of respondents, 58 per cent members of SHGs availed a loan up to Rs.2500; 19 per cent members of SHGs availed a loan between 6001-9500; 11 per cent members of SHGs availed loan between 2501-6000; 8 per cent members of SHGs availed a loan ranging from 9501-13000 and 3 per cent have availed loan 13000.

Figure 3

Reason for Availing Loan from SHGs



Source: primary data

Figure 3 shows the reason for taking loan from SHGs. 64% have availed loan for business purpose and the remaining 36 percent of members for business purposes.

Indicators of women empowerment

The International Fund for Agricultural Development (IFAD) suggested certain measures for the empowerment of women. The four main processes that could lead to women's empowerment are: Changes in women's mobility and social interaction, changes in women's labour patterns, changes in intra-household decision making, and changes in access to and control over resources. In our study the IFAD empowerment indices are quantified by using three point Likert Scale such as Increased, No change and Decreased by assigning values 3, 2, and 1 respectively to see whether there is any empowerment of members after joining the group.

Table 12
Empowerment Indicators

Indicators	Increased	Decreased	No change
A) Changes In Women's Mobility and Social Interaction values of SHG members			
Greater self confidence	29 (58)	0	21 (42)
More assertive role in domestic work	35 (70)	0	15 (30)
Greater respect in the family	27 (54)	4 (8)	19 (38)
More participation in local election	7 (14)	15 (30)	28 (56)
More participation in community affairs	34 (68)	1 (2)	15 (30)
Visiting Families/Friends/Relatives	11 (22)	21 (42)	18 (36)
B) Change In Labour Pattern Of SHG Members			
1) Better buying skills	32(64)	6(12)	12(24)
2) Better selling skills	29(58)	4(8)	17(34)
3) Independent marketing	31(62)	4(8)	15(30)
C) Changes On Access And Control Of Resources Of SHGs Members			
1) More assertive role in financial matters	39(78)	0	11(22)
2) Gained new skill	31(62)	3(6)	16(32)
3) Better family budgeting	36(72)	2(4)	12(24)
4) Purchasing of real estate	4(8)	4(8)	42(84)
D) Changes in intra household decision making of SHG members			
1) More assertive to children's education	28(56)	3(6)	19(38)
2) More assertive in deciding on recreation	32(64)	2(4)	16(32)
3) Increased awareness to improve family lives	41(82)	1(2)	8(16)
4) Increased awareness to improve community affairs	35(70)	0	15(30)

Source: primary data, Figure in parentheses shows percent

The SHG members were asked whether they gained greater confidence after joining in the SHGs. Nearly 58 % of the participants reported that it has increased their self-confidence, and the remaining 42 percent reported no change. This may be the members who joined very recently. While no one reported their self confidence decreased. When the participants were asked if they play a more assertive role in the domestic sphere after joining the SHGs, nearly 70 % responded positively, 30 % reported no change while no one stated decrease in assertiveness.

Nearly 54 % of the respondents reported an increase in respect in the family, 38.0 % reported no change while 8 % reported a decrease. It may be due to the difficulty on the part of a few families who hesitated in accepting such social changes in their women. With regard to participation in local election, nearly 14 % of the respondents replied they had participated in local election. Majority reported no change (56 %). 68 percent reported active participation in community affairs. 42 percent of the members reported that their visit to their parents, friends and relatives decreased after joining this group. 36 percent reported no change.

With regard to the changes in Women's Labour Patterns majority of them reported that after joining the SHG there is an improvement in buying skills, selling skills and good in independent marketing (64%, 58%, & 62 % respectively). With regard to the third empowerment indicator also majority (78%) reported that they had played a more assertive role in financial matters. On the purchase of real assets 42 respondents reported no change and only 4 members stated an increase.

In the case of fourth indicator i.e., changes in intra household decision making of SHG members, majority reported that after joining this group their role has increased. Thus the table conclude that most of the members reported a positive answer which shows that the members are progressing towards better empowerment after joining the SHG.

Table 13
Major Dimensions of Women Empowerment

Sl. no	Statement	Opinion					Mean Score
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
1	It has increased income	9	24	12	5	0	3.74
2	It has increased savings	10	25	10	5	0	3.8
3	Better decision making power	10	23	8	9	0	3.68
4	Increased involvement in societal functions	3	20	14	13	0	3.26

Source: primary data

The table 13 shows the various dimensions of empowerment. With regard to the first statement, increase in income, it reflects as positive indicator of economic empowerment of members of SHGs in Kannur corporation with a mean score of 3.74. In the case of the statement regarding in increased savings, better decision making power and increased involvement in social functions reveal that the mean score value lies above 3. It means a positive agreement on the part of the members.

Table 14
Overall Empowerment of SHG members

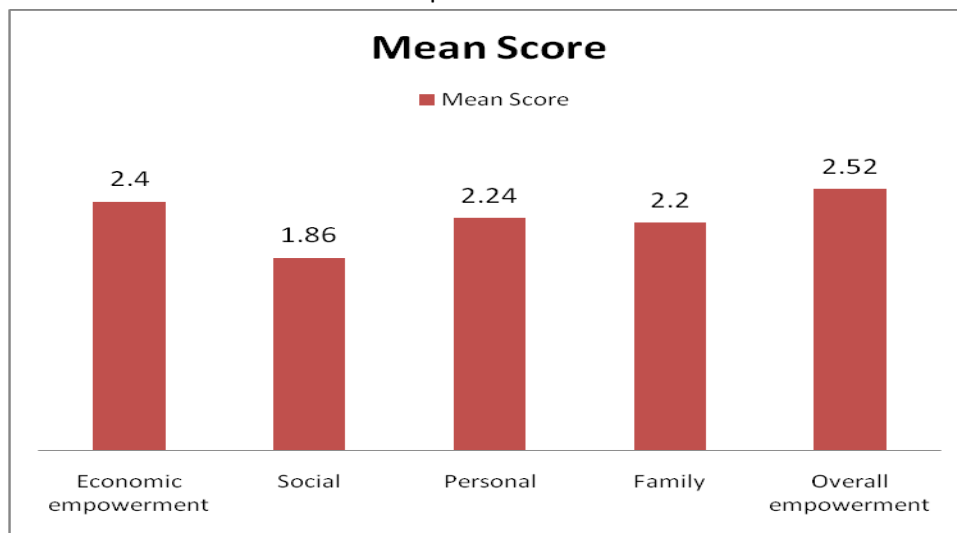
Sl. no	Empowerment	Empowered	Somewhat empowered	Not empowered	Mean Score
1	Economic empowerment	25	20	5	2.4
2	Social	10	23	17	1.86
3	Personal	22	18	10	2.24
4	Family	21	18	11	2.20
5	Overall empowerment	29	18	3	2.52

Source: primary data

With regard to the various broad empowerment attributes, we can see from the table that majority reported they are empowered or somewhat empowered. Only a very few reported they are not empowered. These may be the members who joined the group very late. The mean score values shows that except in the case of social empowerment values all the other value lies above 2. It shows the positive factor towards women empowerment on various broad dimensions. The mean value is high in the case of economic empowerment (2.4).

Figure 4

Mean score values of various Empowerment Dimensions



Source: Primary Data

Decision Making Power of the SHG Members

Decision making is considered as one of the important indicators for empowerment. The empowered women should be able to participate in the process of decision making. Thus, the process of empowering a woman is not merely about improving their physical and social conditions but also to ensure equal participation in the decision-making process.

Table 15

Decision making power before and after joining SHGs

Sl. No.	Opinion	Before joining SHGs		After joining SHGs	
		Yes	No	Yes	No
1	No ability	45	5	10	40
2	Less ability	35	15	5	45
3	Average ability	30	20	15	35
4	Good ability	10	40	40	10
5	Better ability	4	46	40	10
6	Greater ability	4	46	46	4

Source: primary data

Table 15 shows the decision making power of SHG members before and after joining SHGs. The table implies that majority of SHG members have no ability or less ability or average ability before joining SHG in decision making. But after joined the SHGs, the ability of the members also has changed. Above 40 members gets greater ability in decision making power. So the table shows that SHG change the role of decision making power of women.

Conclusion

Women participation in SHGs have obviously created wonderful impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family, members of the community and the society as a whole. The study considered the impact of participation in SHGs on the women empowerment and found that after joining the group they empowered as compared the situation prior to joining SHGs and this is strengthened through various dimensions of empowerment such as

economic, socio-cultural, interpersonal and political dimensions. Further they have gained power over decision making in the households.

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